

<i>SERFF Tracking Number:</i>	<i>AMRP-126332147</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>43680</i>
<i>Company Tracking Number:</i>	<i>09AR0502</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Generic Freedom Solutions Brochure</i>		
<i>Project Name/Number:</i>	<i>Generic Freedom Solutions Brochure/09AR0502</i>		

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Generic Freedom Solutions      SERFF Tr Num: AMRP-126332147      State: Arkansas

Brochure

TOI: MS06 Medicare Supplement - Other	SERFF Status: Closed-Filed-Closed	State Tr Num: 43680
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Sub-TOI: MS06.000 Medicare Supplement - Other	Co Tr Num: 09AR0502	State Status: Filed-Closed
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Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Susan Falk, Michele Kulish, Andrea Davey, Leroy Edge, Kerin Overturf, Brandy Horton

Disposition Date: 11/05/2009

Date Submitted: 10/05/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Generic Freedom Solutions Brochure

Project Number: 09AR0502

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/05/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/05/2009

Created By: Kerin Overturf

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kerin Overturf

Filing Description:

Re Individual Medicare Supplement Advertising

Z-2406

We are enclosing the above referenced form for your review and approval. This form is new and is not intended to replace any form currently in use. This is a product brochure that will be used in the solicitation of our Individual

SERFF Tracking Number: AMRP-126332147 State: Arkansas  
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 Product Name: Generic Freedom Solutions Brochure  
 Project Name/Number: Generic Freedom Solutions Brochure/09AR0502  
 Medicare Supplement plans.

We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review process, please feel free to contact me at 1-800-247-2190, ext. 2064.

Thank you.

## Company and Contact

### Filing Contact Information

Kerin Overturf, kerin.overturf@americanenterprise.com  
 601 6th Ave 515-245-2064 [Phone]  
 Des Moines, IA 50334 515-247-2469 [FAX]

### Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska  
 P O Box 2780 Group Code: 3527 Company Type: Life and Health  
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:  
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? Yes  
 Fee Explanation: 1 advertisement @ \$25.00 = \$25.00. Domicile state is Nebraska, they do not charge a filing fee.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	10/05/2009	31061005

SERFF Tracking Number: AMRP-126332147 State: Arkansas  
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TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Generic Freedom Solutions Brochure  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/05/2009	11/05/2009

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Generic Freedom Solutions Brochure	Kerin Overturf	11/05/2009	11/05/2009

<i>SERFF Tracking Number:</i>	<i>AMRP-126332147</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 11/05/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMRP-126332147	State:	Arkansas
Filing Company:	American Republic Corp Insurance Company	State Tracking Number:	43680
Company Tracking Number:	09AR0502		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Generic Freedom Solutions Brochure		
Project Name/Number:	Generic Freedom Solutions Brochure/09AR0502		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Generic Freedom Solutions Brochure	Filed	Yes
Form	Generic Freedom Solutions Brochure	Replaced	Yes

SERFF Tracking Number: AMRP-126332147 State: Arkansas

Filing Company: American Republic Corp Insurance Company State Tracking Number: 43680

Company Tracking Number: 09AR0502

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Generic Freedom Solutions Brochure

Project Name/Number: Generic Freedom Solutions Brochure/09AR0502

## Amendment Letter

Submitted Date: 11/05/2009

### Comments:

New bracketed version of Z-2406 has been added. A bracket was placed around "No Annual Deductible" under the Medicare Part D section as that statement will need to be removed for use in 2010.

Please let me know if you have questions. Thank you.

### Changed Items:

#### Form Schedule Item Changes:

#### Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
Z-2406	Advertising	Generic Freedom Solutions Brochure	Initial					Z-2406 bracketed.pdf

SERFF Tracking Number: AMRP-126332147 State: Arkansas

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Company Tracking Number: 09AR0502

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Generic Freedom Solutions Brochure

Project Name/Number: Generic Freedom Solutions Brochure/09AR0502

## Form Schedule

### Lead Form Number: Z-2406

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/05/2009	Z-2406	Advertising	Generic Freedom Solutions Brochure	Initial			Z-2406 bracketed.pdf



# Freedom Solutions®

Protection That Fits Your Needs and Your Budget





# Freedom Solutions

*Protection That Fits Your Needs and Your Budget*

When you choose a Freedom Solutions insurance plan, you'll get more than solid, reliable coverage from a financially strong company.

You'll also get the right balance of **cost**, **coverage** and **convenience**.



## **Affordable Rates** - *to help keep your expenses down*

- **Plans for every budget**
- **Customized coverage** – helps you balance the need for insurance and stay within your budget



## **Freedom to Choose**

Plans may include ...

- **Choose your doctors and hospitals** – even when you travel
- **Special coverage options and discounts**



## **Convenient** - *we take care of the paperwork*

- **No lengthy paperwork required** – now or in the future

## Protection from a Financially Strong Company

American Republic Insurance Company (American Republic®) delivers customized health care solutions at an affordable price to individuals and families across the nation.

Founded in 1929, American Republic Insurance Company has established a proven track record in providing exceptional insurance solutions. Plus, our highly-respected [A- (Excellent)] rating by A.M. Best Company stands as further testimony to American Republic Insurance Company's financial strength and stability.\*

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company.

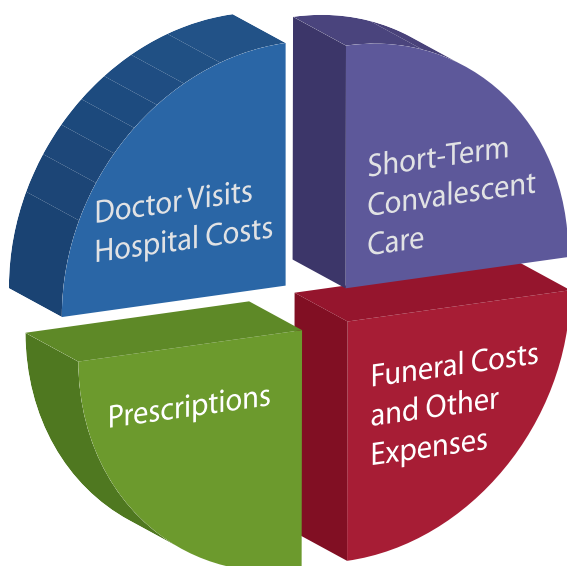
*\*Our [A- (Excellent) rating (January 2009) is the fourth highest of 15 possible ratings] given by A.M. Best Company. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.*



## Now You Can Help Safeguard Your Financial Security... ***without breaking the bank***

Freedom Solutions is a set of insurance plans created especially to complement Medicare and help you maintain your financial security.

Freedom Solutions is a convenient and economical program that helps cover the four financial concerns that need protection — right now — in order to safeguard your retirement nest egg.



**Are these four areas of  
your life protected?**

Freedom Solutions helps supplement Medicare and protect your retirement nest egg by taking care of four important financial concerns.

### ***Freedom Solutions Also Gives You...***

**Guidance and personal service from a trusted advisor** — Your agent is licensed to help you choose the insurance coverage that suits you and your budget the best.

# Freedom Solutions Overview

## Medicare Plans



**To help you pay your medical bills, we offer a variety of health plan options to supplement or take the place of Medicare.**

- Coverage levels from basic to more comprehensive and rates available to fit almost any budget
- National coverage – freedom to travel
- Fast, accurate claims service – virtually no claim forms

### **Medicare Supplement**

- Preferred rates available
- Couples discount available<sup>1</sup>
- Freedom to choose your doctors and hospitals
- Offered through American Republic Corp Insurance Company

### **Medicare Advantage**

- Multiple plans to choose from
- Dental, vision, hearing benefits
- Offered through an American Republic Insurance Company-approved supplier

***Your agent can help you choose coverage that suits you best.***

## Part D - Prescription Drug Coverage



- [No annual deductible].
- A preferred drug list (also called a formulary) which covers thousands of brand name and money-saving generic drugs, including all or most of the Medicare Top 200.
- Prescriptions filled at any of the 60,000 network pharmacies — or delivered right to your door with the mail order benefit.
- Offered through an American Republic Insurance Company-approved supplier.

***Your agent can help you enroll in a plan that suits you best.***

## CareAssist<sup>SM</sup> Short-term Convalescent Care Insurance

CareAssist supplements your primary health plan to help protect you from the high ... and ever increasing costs of short-term nursing care. Here's how ...

### CareAssist Pays You:

- **Daily Cash Benefit up to \$150 a Day**  
For covered care in a nursing or assisted living facility.
- **Optional \$50 a Day for Home Care**  
To receive care at home.
- **Cash To Use Any Way You See Fit**  
In addition to any other benefits you may collect from other sources of insurance.
- **Plus, You Choose The Number of Days You Want to be Covered**  
Up to 360 days.
- Offered through American Republic Insurance Company.



*Your agent can help you choose coverage that fits your needs.*

## ExpressPay Life<sup>SM</sup> Insurance

Even if you already have some life insurance, getting more coverage through ExpressPay Life is a sound financial decision and could make a huge difference for loved ones at a very distressing time. Settling an estate takes time. After a death, bank accounts and other life insurance benefits can be difficult to access. This is why you need ExpressPay Life whole life insurance ...

- **Benefits sent out within 48 hours** – Beneficiaries can simply call in to report a claim. Within 48 hours of that phone call, we'll send the cash life benefits by overnight delivery to the beneficiary.<sup>2</sup>
- **Cash benefits can be used for anything** – funeral costs, travel expenses, mortgage, outstanding loan balances, credit card debt and so on.
- **No paperwork to file a claim** – in most cases there's no paperwork to complete after the claim is called in.
- **No medical exam** – Just answer a few health questions to determine your eligibility.
- **Your rates will never increase and your benefits will never be reduced**
- **Choose from \$5,000 up to \$35,000 in cash benefits**
- Offered through American Republic Insurance Company.



*We recommend at least the \$10,000 benefit plan to cover funeral and related expenses.*

# Here are four important questions to ask right now:

## ● Why can't I rely on Medicare alone to pay my medical bills?

- Medicare pays about 80% of your health care bills – that leaves you to pay the remaining 20% out of your own pocket.
- Over time, the cost of items not covered by Medicare has grown -- to the point where it can be a financial burden, especially if you're on a fixed income.
- To help cover your out-of-pocket medical costs, we offer Medicare Supplement plans to help pay the expenses that Medicare doesn't cover.

## ● Do I really need short-term convalescent care coverage?

- Hospital stays are getting shorter<sup>3</sup> and often patients are sent to nursing homes to recover after surgery or an illness.
- Based on the most recent reports from the National Center of Health Statistics, of the [2.5 million people who receive convalescent care, 83% of those discharged stayed less than one year.<sup>4</sup> ]

So, if you need short-term care after an accident or illness, keep in mind —

- Medicare does not help pay most nursing home care and neither do Medicare Supplement and most medical and short-term disability plans. That leaves YOU to pay the bill... about [\$5,783] a month.<sup>5</sup>

## ● I don't take prescriptions — why do I need Medicare Part D coverage?

- If you don't enroll when you first become eligible, you may have to pay higher monthly premiums if you enroll later on. So, even if you don't use a lot of prescription drugs now, you should still consider joining. As we age, most people need prescription drugs to stay healthy.
- Medicare Parts A and B don't pay for any outpatient prescriptions — only Part D pays.
- Without Part D coverage, the average person age 65+ would pay more than [\$1,300] a year for prescriptions.<sup>6</sup>

## ● At my age, why do I need life insurance?

- Medicare doesn't pay anything toward funeral costs which average [\$6,500].<sup>7</sup>
- Bank accounts, savings and even other life insurance benefits can be difficult to access quickly. But your ExpressPay Life benefit can be sent to your beneficiary overnight.<sup>2</sup>

# Questions and Answers About Freedom Solutions

## **Q: With Freedom Solutions Medicare Supplement, can I see the same doctor I see now?**

A: Yes, you can choose any doctor you wish. There are no networks, so you're free to use the doctors and hospitals of your choice – even when you travel.

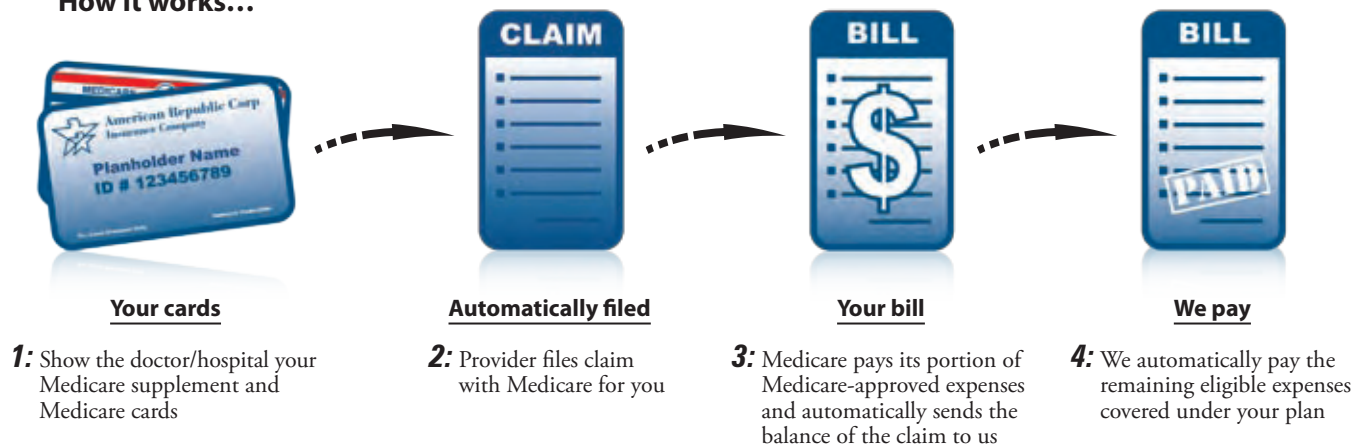
## **Q: Do we both have to have Freedom Solutions Medicare Supplement coverage to get the couples discount?**

A: No, you can get additional savings just for being part of a couple<sup>1</sup> – regardless of whether you both sign up for coverage with American Republic Corp Insurance Company.

## **Q: How does the ExpressLane Automatic Claim Service<sup>SM</sup> work?**

A: ExpressLane Automatic Claim Service is a free service that comes with your Freedom Solutions Medicare Supplement coverage. ExpressLane works with Medicare to make sure your claims get paid quickly and accurately with no paperwork on your part in most cases. ExpressLane is available in all 50 states, so it will take care of your claims no matter where you receive treatment.

### **How it works...**



## **Q: How long can I keep my ExpressPay Life coverage? As I get older, do my rates go up or does my coverage get reduced?**

A: You can keep this coverage as long as you like – up to age 120! Your coverage will never be cancelled due to age. You'll be renewed each year so long as the policy remains in force and your premiums are paid on time.

And even more good news: Your benefit amount will never decrease and your rate will never go up.





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Not connected with or endorsed by the United States government or the federal Medicare program. Medicare Supplement rates are based on attained age (except in AZ, AR, GA, and MO). In CO, KS, MS, MO, NC, OK, OR and SD, coverage is available to qualified Medicare beneficiaries under age 65. Rates are subject to change by class, if you have a change in residence or as Medicare Benefits change.

CAREASSIST IS NOT A LONG TERM CARE PLAN AND PROVIDES LIMITED BENEFIT, SUPPLEMENTAL COVERAGE. Your benefits and premiums will vary depending on the plan, coverage choices, each optional benefit selected and state specific variations.

Plan availability and benefits may vary by state. This is a solicitation of insurance and an agent may contact you. Talk to your local agent for more information about the benefits, costs and limitations.

For tax, legal or investment advice, please contact a qualified professional.

- 1 A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.
- 2 As with all life insurance policies, claims filed within 2 years of policy issue may require a review of the application and an investigation of the claim, adding a period of time to the benefit payout.
- 3 [1980-2004 National Hospital Discharge Survey annual data files.]
- 4 [CDC Vital Health Statistics, Series 13, Nbr 152, June 2002, The National Nursing Home Survey, 1999.]
- 5 [Genworth Financial 2005 Cost of Care Survey, May 2005]
- 6 [Curtailling Catastrophe: Medicare's Rx for Catastrophic Drug Costs, Oct., 2005, PricewaterhouseCoopers LLP.]
- 7 [National Funeral Directors Association, November 2008.]

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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Creation Date:</b>	<b>Schedule</b>	<b>Schedule Item Name</b>	<b>Replacement Creation Date</b>	<b>Attached Document(s)</b>
10/05/2009	Form	Generic Freedom Solutions Brochure	11/05/2009	Z-2406 bracketed.pdf (Superceded)





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Protection That Fits Your Needs and Your Budget



# Freedom Solutions

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## **Affordable Rates** - *to help keep your expenses down*

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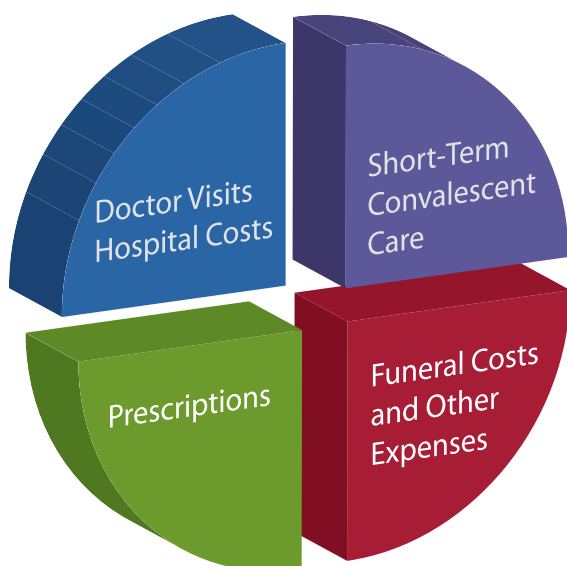
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To receive care at home.
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In addition to any other benefits you may collect from other sources of insurance.
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Up to 360 days.
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So, if you need short-term care after an accident or illness, keep in mind —

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- Without Part D coverage, the average person age 65+ would pay more than [\$1,300] a year for prescriptions.<sup>6</sup>

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# Questions and Answers About Freedom Solutions

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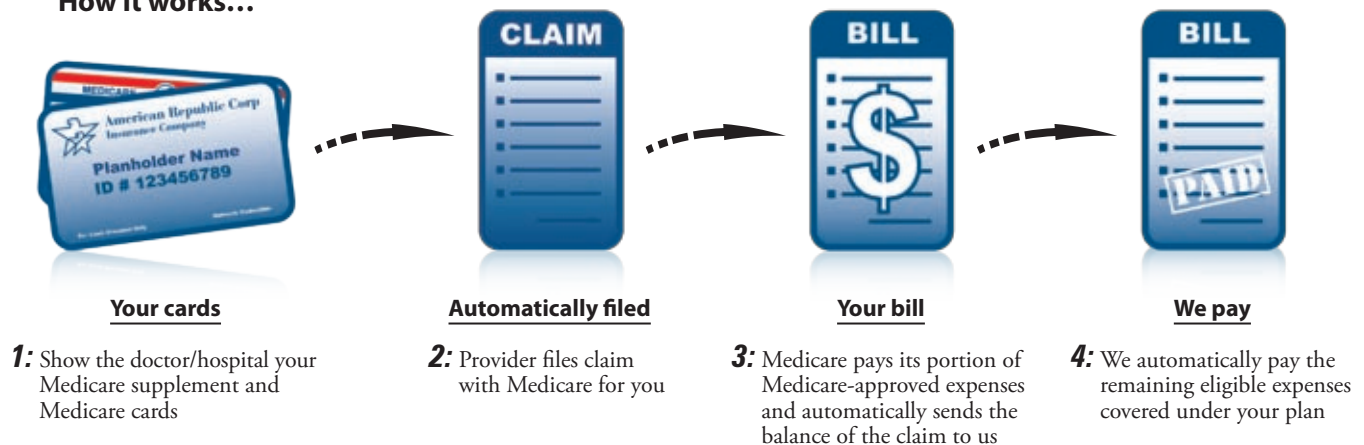
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## **Q: How does the ExpressLane Automatic Claim Service<sup>SM</sup> work?**

A: ExpressLane Automatic Claim Service is a free service that comes with your Freedom Solutions Medicare Supplement coverage. ExpressLane works with Medicare to make sure your claims get paid quickly and accurately with no paperwork on your part in most cases. ExpressLane is available in all 50 states, so it will take care of your claims no matter where you receive treatment.

### **How it works...**



## **Q: How long can I keep my ExpressPay Life coverage? As I get older, do my rates go up or does my coverage get reduced?**

A: You can keep this coverage as long as you like – up to age 120! Your coverage will never be cancelled due to age. You'll be renewed each year so long as the policy remains in force and your premiums are paid on time.

And even more good news: Your benefit amount will never decrease and your rate will never go up.



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Not connected with or endorsed by the United States government or the federal Medicare program. Medicare Supplement rates are based on attained age (except in AZ, AR, GA, and MO). In CO, KS, MS, MO, NC, OK, OR and SD, coverage is available to qualified Medicare beneficiaries under age 65. Rates are subject to change by class, if you have a change in residence or as Medicare Benefits change.

CAREASSIST IS NOT A LONG TERM CARE PLAN AND PROVIDES LIMITED BENEFIT, SUPPLEMENTAL COVERAGE. Your benefits and premiums will vary depending on the plan, coverage choices, each optional benefit selected and state specific variations.

Plan availability and benefits may vary by state. This is a solicitation of insurance and an agent may contact you. Talk to your local agent for more information about the benefits, costs and limitations.

For tax, legal or investment advice, please contact a qualified professional.

- 1 A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.
- 2 As with all life insurance policies, claims filed within 2 years of policy issue may require a review of the application and an investigation of the claim, adding a period of time to the benefit payout.
- 3 [1980-2004 National Hospital Discharge Survey annual data files.]
- 4 [CDC Vital Health Statistics, Series 13, Nbr 152, June 2002, The National Nursing Home Survey, 1999.]
- 5 [Genworth Financial 2005 Cost of Care Survey, May 2005]
- 6 [Curtailling Catastrophe: Medicare's Rx for Catastrophic Drug Costs, Oct., 2005, PricewaterhouseCoopers LLP.]
- 7 [National Funeral Directors Association, November 2008.]

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